

North Dakota Insurance Department

Personal Use Miscellaneous Vehicle Study Report

October 2008

**NORTH
DAKOTA**

*Protecting the
public good*

**Insurance
Department**

Adam W. Hamm, Commissioner

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Background



The North Dakota Insurance Department has seen an increase in calls from consumers, agents and insurance companies with questions regarding what we are calling personal use miscellaneous vehicles. The calls range from inquiries asking what the state requirements are for insurance for these types of vehicles to complaints due to the fact that they purchased a vehicle and were unable to find insurance coverage for it.

Looking more closely at the issue, we realized we lacked sufficient information to adequately answer many of the questions we were receiving on the wide variety of miscellaneous vehicles now available to the public for their personal use.

Secondly, and perhaps more importantly, we discovered through our review of insurance policies and conversations with insurance company underwriters that in some cases, an individual insured's homeowners, farmowners or personal auto policy may not provide liability or physical damage coverage, thus leaving the insured with potential gaps in coverage.

It is our concern that many consumers think they have liability coverage and meet the state requirements when, in fact, they may not.

Our conclusion was that we needed to collect the appropriate information to share it with those inquiring. Our focus was in two areas represented by the following questions:

- What does the state of North Dakota require for the miscellaneous type vehicles?
- What type of an insurance policy (personal auto, homeowners, farmowners or specialty) is available to provide the coverage needed to meet state requirements?

The North Dakota Department of Transportation provided the information on the state of North Dakota requirements for land-based vehicles, while the North Dakota Game and Fish Department contributed information for the water-based vehicles.

Insurance companies that write the major share of personal auto, homeowners and farmowners insurance in the state were queried to determine how their policies would respond.

The Department believes that, given the correct information, the public can make informed decisions regarding the exposure they face for the operation, use and maintenance of these vehicles and how best to go about protecting themselves.

State of North Dakota requirements

Comments

The state's laws and requirements pertaining to motor vehicles designed for use on public roads, such as automobiles, motorcycles, pickup trucks and vans, are set out clearly in law and are not the subject of this review.

The focus is, however, on a wide variety of miscellaneous vehicles designed for personal use and not necessarily intended for use on the state's public roads.

The Department of Transportation's description of requirements was based upon the photograph that was provided as part of the survey. The reader should be aware that modifications made to a vehicle, or where and the manner in which the vehicle is used may change the requirements.

The basis for this is that state law requires motorized vehicles generally when operated upon public road ways or on public lands (whether designed or intended for such use or not) to be able to show proof of liability insurance.

It should be noted there are some vehicles that, while not designed or intended for use on public roads originally, may be modified with the appropriate equipment to be titled and registered at the owner's request.



The purpose of getting a title for a vehicle is to establish legal ownership.

The purpose of registering a vehicle is to establish the ability to operate the vehicle.

The purpose of licensing a driver or operator is to establish permission to operate a vehicle.

The purpose of requiring liability insurance is to protect the public from injury or damage.

It should be emphasized that this review is intended as a guide. If you have questions regarding title, registration, operator licensing, classification of vehicles or modifications necessary to become street legal, contact the Department of Transportation—Motor Vehicle Division or Driver's License Division.

Please be aware that some cities, counties, parks, park districts, townships or gated communities may have their own specific ordinances with regard to the operation and use of some of these vehicles on streets, sidewalks, bike paths etc. There was no attempt made in this review to determine which jurisdictions have ordinances or not. It is recommended that you check with your local government if you have concerns.

Insurance company survey

Comments

The Insurance Department asked the insurance industry to respond to a survey indicating whether or not they provide insurance coverage for personal use miscellaneous vehicles, what type of policy they use and whether there are any specific restrictions, conditions or limitations on coverage.

The Insurance Department conducted a sample survey of the insurance companies. A total of 38 companies were surveyed that collectively write 81 percent of the private passenger auto coverage, 81 percent of the homeowners coverage and 73 percent of the farmowners coverage in the state. Responses were received from 27 of the 38 companies.

While some companies elected not to contribute to the general survey and of those companies who responded some chose not to respond to the questions on some vehicle types, the Department received a good representative sample sufficient to assess general market availability in general.

The reader should remember that the insurance policy is a contract and, like all contracts, is subject to interpretation. In addition, insurance policy language and coverage can vary from company to company as evidenced by the many and varied restrictions, conditions or limitations noted in the survey.

Pay special attention to the fact that while a policy may generally have been indicated to provide coverage resulting in the department indicating insurance was generally available, if there is an indication that there are restrictions, conditions or limitations it is imperative that the reader discuss the matter with their agent or company to get a clear understanding of how their policy responds to their situation.

The insurance market that was surveyed is known as the admitted regulated market. This includes everyday main street insurance companies. It is possible that, due to a variety of reasons, an individual may not be able to get the coverage they want or need from the admitted market. In those cases, agents may go to the surplus and excess market to seek coverage. The surplus and excess market is not as regulated as the admitted market operating as a free market able to write policies and set rates without regulatory oversight. Generally, any insurance purchased thorough this market is expensive. This survey did not attempt to include information on availability in the surplus and excess market.



The purpose of this survey was to gather information regarding availability of insurance coverage generally to help consumers, agents and companies in dealing with the everyday needs of the consumer. Consider the survey results and department assessments only as a guide. If you have coverage questions, consult your agent for clarification.

Insurance Department assessment comments

The purpose of conducting this study was to gather information both from the state (requirements) and from the insurance industry (availability) to share with consumers, agents, state agencies and insurance companies.

The Department's assessment of market availability was based on the survey responses.

It is evident in reviewing the responses that there is a significant amount of variety in how insurance companies respond to each situation, so much so that it is critical for consumers to discuss coverage needs and coverage availability with their agent to be sure they have or are buying what they think they are.

As evidenced by the responses, for some types of vehicles insurance coverage is not going to be readily available because of a lack of insurance companies interested in providing coverage or because the restrictions, conditions and limitations placed on coverage by the companies results in potential gaps in coverage. In those cases, consumers may need to shop around to locate coverage. If agents have not had any success in finding the desired coverage, contact the North Dakota Insurance Department for assistance in locating contacts for the surplus and excess market.

The availability assessment consists of two parts:

- First, a summary chart showing the level of insurance availability.
- Second, a general description of responses for each of the vehicle types including restrictions, conditions and limitations noted.

The categories used by the department to describe the level of insurance availability are as follows:

N—No availability (no companies willing to write coverage)

L—Limited availability (very few companies interested in writing 1-20% of market)

S—Somewhat available (some companies interested in writing 21-50% of market)

G—Generally available (a majority of companies interested in writing 51-99% of market)

A—Available (all companies interested in writing 100% of market)

If you have questions regarding titling, registration, operator licensing, classification of vehicles or modifications necessary to become street legal, please contact the Department of Transportation—Motor Vehicle Division or Driver's License Division for assistance.



Insurance availability assessment summary chart

The following chart summarizes the Insurance Department's assessment of the availability of insurance for personal use miscellaneous vehicles. The assessment is based upon the information received from the insurance industry in response to the department's survey.

Coverage categories are abbreviated as follows:

PPA = private passenger auto
 HO = homeowners
 FO = farmowners
 SA = stand alone
 BO = boatowners

The categories describing the level of insurance availability are as follows:

N—No availability (no companies willing to write coverage)
 L—Limited availability (very few companies interested in writing 1-20% of market)
 S—Somewhat available (some companies interested in writing 21-50% of market)
 G—Generally available (a majority of companies interested in writing 51-99% of market)
 A—Available (all companies interested in writing 100% of market)
 * Restrictions, conditions or limitations apply
 ** Assessment was downgraded due to lack of volume of responses

Vehicle type	PPA	HO	FO	SA	BO
Electric mobility scooter	N	A*	A*	L	
Electric wheelchair	N	A*	A*	L	
Moped	G*	S*	G*	S	
Mini bike	G*	G*	G*	S	
Segway	L*	G*	G*	S	
Motorized skateboard	N	G*	G*	S	
Motorized bicycle	S	G*	G*	L	
Scooter	S*	S*	G*	L	
Pocket bike	G*	S**	G*	L	
Motocross/trail bike	G*	G*	G*	S	
Three wheeled ATV	G*	G*	G*	L	
Four wheeled ATV	G*	G*	G*	S	
Racing ATV	L**	G*	S*	L	
Six wheeled ATV	G*	G*	G*	L	
Amphibious ATV	G*	G*	G*	L	
Mini ATV	G*	G*	G*	S	
Toy car	N	A*	G*	N	
Go cart	L**	G*	G*	L	
Dune buggy	G*	G*	G*	L	
Dune buggy—go cart style	G*	G*	G*	L	
Dune buggy—ATV style	G*	G*	G*	L	
Dune buggy—modified car	S	G*	S	L	

continued ...

N—No availability (no companies willing to write coverage)
L—Limited availability (very few companies interested in writing 1-20% of market)
S—Somewhat available (some companies interested in writing 21-50% of market)
G—Generally available (a majority of companies interested in writing 51-99% of market)
A—Available (all companies interested in writing 100% of market)
* Restrictions, conditions or limitations apply
** Assessment was downgraded due to lack of volume of responses

Vehicle type	PPA	HO	FO	SA	BO
Golf cart	G*	A*	G*	S	
GEM/low speed car	G*	L**	S*	L	
Snowmobile—touring style	G*	A*	A*	S	
Snowmobile—mountain style	G*	A*	A*	S	
Snowmobile—performance	G*	A*	A*	S	
Snowmobile—youth style	G*	A*	A*	S	
Snocat	L	G*	G*	N	
Jet ski-personal watercraft	N	S**	G*	L	G
Hovercraft	N	L**	G*	L	N
Riding lawn mower	N	A*	G*	L	
Lawn/garden tractor	N	A*	G*	L	
Mini truck	G*	L**	L**	L	

Electric mobility scooter

State requirements—DOT response



Description: Electric, three or four wheels, used as transportation for those with a disability or who have trouble walking distances

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

All companies responding indicated they would write both liability and physical damage coverage using a homeowners policy.

Restrictions: Several of the companies responding noted that coverage extends only if it the vehicle is used to assist the handicapped or is parked on an insured location. One company noted it is considered personal private property without a need for off-premises liability.

Farmowners policy

All companies responding indicated they would write both liability and physical damage coverage for an electric mobility scooter using a farmowners policy.

Restrictions: Two companies indicated that coverage applies only if used to assist the handicap. One company indicated coverage is restricted to an insured location. One company noted it is considered private property without a need for off-premises liability. One company considers it special personal property—medical equipment or personal property.

Special—Stand alone policy

Two companies of those responding indicated it would provide liability and physical damage coverage with a stand alone policy.

Electric wheelchair

State requirements—DOT response



Description: Wheelchair with battery-powered functions

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

All companies responding indicated they would write both liability and physical damage coverage using a homeowners policy.

Restrictions: Several of the companies responding noted that coverage extends only if it the vehicle is used to assist the handicapped or is parked on an insured location. One company noted it is considered personal private property without a need for off-premises liability. One company considers it special personal property—medical equipment or personal property.

Farmowners policy

All companies responding indicated they would write both liability coverage for an electric wheelchair using a farmowners policy. All the companies but one indicated they would write the physical damage coverage using the farmowners policy.

Restrictions: Two companies indicated that coverage applies only if used to assist the handicap. One company indicated coverage is restricted to an insured location. One company noted it is considered private property without a need for off-premises liability.

Special—Stand alone policy

Two companies of those responding indicated it would provide liability and physical damage coverage with a stand alone policy.

Moped

State requirements—DOT response



Description: Electric or gas, pedals, two wheels, up to 49 cc

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be titled and registered. NDCC 39-10.2

Yes. The state does require the operator to have a general operator's license, note, that a motorcycle license is not required. NDCC 39-06

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibility (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Moped

Availability—Insurance industry response

Private passenger auto policy

A majority of the companies responding indicated they would write coverage liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated that if the vehicle was licensed for road use it would be written using a commercial auto policy. One company indicated it would cover it if it was a replacement to an existing moped.

Homeowners policy

Four companies of those responding indicated they would write liability coverage using a homeowner policy. None of the responding companies indicated that they would write physical damage using a homeowner policy.

Restrictions: Two companies indicated liability coverage would be limited to on premises only, and if state licensing was required then coverage is excluded.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a moped using the farmowners policy. Of these only five said they would also provide physical damage coverage.

Restrictions: Four companies indicated that vehicles licensed for road use are not eligible. Three companies indicated coverage is only for premises use.

Special—Stand alone policy

Six companies of those responding indicated that they would provide liability and physical damage coverage using a stand alone policy.

Mini bike

State requirements—DOT response



Description: Gas powered, two wheels, 2–4 HP, intended for off-road use

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 1 Off Highway vehicle it must be titled and registered and driver certification is required for certain younger drivers. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of the companies responding indicated they would write liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated that coverage was for off road use only as a recreational vehicle.

Homeowners policy

A majority of companies responding indicated they would write liability coverage using a homeowner policy. Of these companies only one indicated that they would write physical damage using a homeowner policy.

Restrictions: Five companies indicated liability coverage would be limited to on premises only. Two companies indicated that if state licensing was required then coverage is excluded.

Farmowners policy

A majority of companies responding indicated that they would write the liability coverage for a mini bike using the farmowners policy. Of these companies five companies they would not write physical damage coverage using the farmowners policy.

Restrictions: Six companies indicated that coverage was limited to on premises only. One company offers coverage only if used exclusively for handicapped individual. One company will not cover if it is required to be registered for road use.

Special—Stand alone policy

Five companies of those responding indicated that they would provide liability and physical damage coverage using a stand alone policy.

Segway transporter

State requirements—DOT response



Description: Electric power, two wheels, gyroscopically stabilized, 6–12 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

Two companies responding indicated they would write coverage liability coverage using the private passenger auto policy. None of the companies responding indicated that they would provide physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated that coverage would be written for off road use only under a recreational vehicle program.

Homeowners policy

A majority of the companies responding indicated they would write liability coverage using a homeowners policy. Only three of these companies indicated that they would write physical damage using a homeowners policy.

Restrictions: Six companies indicated liability coverage would be limited to on premises only. One company limited coverage to vehicles operating under 15 MPH. Two companies would not provide coverage if the state required the vehicles to be registered.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a segway using the farmowners policy. Of these three companies said they would not provide physical damage coverage in conjunction with the liability using the farmowners.

Restrictions: Six companies indicated that coverage was limited to on premises use only.

Special—Stand alone policy

Five companies of those responding indicated that they would provide liability and physical damage coverage using a stand alone policy.

Motorized skateboard

State requirements—DOT response



Description: Gas powered or electric, four wheels

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Motorized skateboard

Availability—Insurance industry response

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

A majority of the companies responding indicated they would write liability coverage using a homeowner policy. Only three of these companies indicated that they would write physical damage using a homeowner policy.

Restrictions: Five companies indicated liability coverage would be limited to on premises only. One company limited coverage to vehicles operating under 15 MPH. One company indicated it would treat it as personal property.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a motorized skateboard using the farmowners policy. Of these three companies said they would not provide physical damage coverage in conjunction with the liability.

Restrictions: Three companies indicated that coverage was limited to on premises use only.

Special—Stand alone policy

All companies responding indicated they would not write coverage using a stand alone policy.

Motorized bicycle

State requirements—DOT response



Description: Gas powered or electric, pedals, two wheels

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Motorized bicycle

Availability—Insurance industry response

Private passenger auto policy

Three companies of those responding indicated that they would provide liability and physical damage using a private passenger auto policy.

Homeowners policy

A majority of the companies responding indicated they would write liability coverage using a homeowner policy. Only three of these companies indicated that they would write physical damage using a homeowner policy.

Restrictions: Five companies indicated liability coverage would be limited to on premises only. Two companies would not provide coverage if the state required the vehicles to be registered. One company indicated it would treat the vehicle as personal property.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a motorized bicycle using the farmowners policy. Of these three companies said they would not provide physical damage coverage in conjunction with the liability.

Restrictions: Two companies indicated that coverage was limited to on premises use only.

Special—Stand alone policy

Four companies of those responding indicated they would provide liability and physical damage using a stand alone policy.



Description: Gas or electric, two or three wheels, exceeds 30 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 1 Off Highway vehicle it must be titled and registered and driver certification is required for certain younger drivers. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibility (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

This vehicle may be subject to restrictions and specific ordinances by local jurisdictions.

Private passenger auto policy

Six companies of those responding indicated that they would provide liability and physical damage using a private passenger auto policy.

Restrictions: Two companies indicated that if the vehicle was licensed for road use they would write using a commercial auto policy. Two companies indicated they would offer coverage only to small scooters.

Homeowners policy

Seven of the companies responding indicated they would write liability coverage using a homeowner policy. Only two of these companies indicated that they would write physical damage using a homeowner policy.

Restrictions: Five companies indicated liability coverage would be limited to on premises only. Two companies would not provide coverage if the state required the vehicles to be registered.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a scooter using the farmowners policy. Of these one company said they would not provide physical damage coverage in conjunction with the liability using the farmowners policy.

Restrictions: Three companies indicated that coverage was limited to on premises use only. Three companies would write but only for off road use.

Special—Stand alone policy

Two companies of those responding indicated they would provide liability and physical damage using a stand alone policy.

Pocket bike

State requirements—DOT response



Description: Gas powered, miniature motorcycle. Two wheels, less than 50 cc, top speed of 50 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 1 Off Highway vehicle it must be titled and registered and driver certification is required for certain younger drivers. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of those companies responding indicated that they would provide liability and physical damage using a private passenger auto policy.

Restrictions: Two companies indicated that if the vehicle is licensed for road use they would write using a commercial auto policy.

Homeowners policy

A majority of the companies responding indicated they would write liability coverage using a homeowners policy. Only two of these companies indicated that they would write physical damage using a homeowners policy. (The overall volume of responses was small resulting in a determination to reduce the availability assessment from generally available to some what available.)

Restrictions: Five companies indicated liability coverage would be limited to on premises only. Two companies would not provide coverage if the state required the vehicles to be registered.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a pocket bike using the farmowners policy. Of these, four companies said they would not provide physical damage coverage in conjunction with the liability using the farmowners policy.

Restrictions: Six companies indicated that coverage was limited to on premises use only. Four companies would exclude coverage if required to be licensed for road use by the state.

Special—Stand alone policy

Three companies of those responding indicated that they would write both liability and physical damage coverage as a stand alone policy.

Motocross/trail bike

State requirements—DOT response



Description: Gas powered, two wheels, intended for off-road use

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment, and meets the definition as a Class 1 Off Highway vehicle it must be titled and registered and driver certification is required for certain younger drivers. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of those companies responding indicated that they would provide liability and physical damage coverage using a private passenger auto policy.

Restrictions: Five companies indicated that there would be no coverage for racing. Two companies indicated that if the vehicle is licensed they would use a commercial auto policy. Two companies indicated coverage is for off road use only.

Homeowners policy

A majority of the companies responding indicated they would write liability coverage using a homeowner policy. Six of the companies indicated they would not provide physical damage coverage using the homeowners policy.

Restrictions: Six companies limited liability to on premises only. Two companies excluded coverage if vehicle is required to be registered by the state. Two companies exclude coverage for racing.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a motocross/trail bike using the farmowners policy. Of these, three companies said they would not provide physical damage coverage in conjunction with the liability.

Restrictions: Seven companies indicated that coverage was limited to on premises use only. Four companies indicated if the vehicle is required to be registered by the state then they would not write.

Special—Stand alone policy

Five of the companies responding indicated they would write liability and physical damage coverage on a stand alone policy.

Three-wheeled ATV

State requirements—DOT response



Description: Gas-powered all-terrain vehicle, three wheels

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 2 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of those companies responding indicated that they would provide liability and physical damage using a private passenger auto policy.

Restrictions: Two companies indicated that if the vehicle is licensed for road use they would write using a commercial auto policy. One company indicated there is no coverage for racing.

Homeowners policy

A majority of the companies responding indicated they would write liability coverage using a homeowner policy. Two of these companies indicated that they would not write physical damage in conjunction with liability using a homeowner policy.

Restrictions: Eight companies indicated liability coverage would be limited to on premises only. Two companies would not provide coverage if the state required the vehicles to be registered. Five companies would limit physical damage coverage only when the vehicle is used to service the premises.

Farmowners policy

A majority of the companies responding indicated that they would write the liability coverage for a three wheeled ATV using the farmowners policy. Of these, three companies said they would not provide physical damage coverage in conjunction with the liability using the farmowners policy.

Restrictions: Seven companies indicated that coverage was limited to on premises use only. Three companies would not provide coverage if required to be licensed for road use by the state. Two companies provide physical damage coverage only for vehicles used to service the premises. One company will endorsement liability for off premises use. One company limits coverage for this type of vehicle to use as a farm implement.

Special—Stand alone policy

One company of those responding will provide liability and physical damage on a stand alone policy.

Four-wheeled ATV

State requirements—DOT response



Description: Gas-powered all-terrain vehicle, four wheels

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 2 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of companies responding indicated that they would write liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated that if the vehicle is licensed for road use they would write as a commercial auto. One company excludes coverage for racing.

Homeowners policy

Almost all of companies responding indicated that they would write liability coverage using the homeowner policy. One of these companies indicated it would not provide physical damage coverage in conjunction with the liability coverage using a homeowner policy.

Restrictions: One company set a size limit and will not write coverage on vehicles over 500 cc. Seven companies limit liability coverage to on premises only. One company offers an endorsement to extend coverage off limits. Five companies provide physical damage coverage only when the vehicle is used for servicing the premises.

Farmowners policy

Almost all the companies responding indicated that they would write liability coverage for a four wheeled ATV using a farmowners policy. Two of these companies indicated they would not provide physical damage coverage in conjunction with liability coverage using the farmowners policy.

Restrictions: Four companies indicated liability coverage will be provided for premises use only. Three companies indicated they will endorse the policy to provide for off premises liability. Two companies provide physical damage coverage only when the vehicle is used for servicing the premises. One company would not provide coverage if the vehicle is required to be registered for road use by the state.

Special—Stand alone policy

Five companies of those responding indicated they would provide liability and physical damage coverage on a stand alone policy.

Racing ATV

State requirements—DOT response



Description: Gas-powered all-terrain vehicle, four wheels, designed for competitive racing

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

When used for racing only:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 2 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

When used for racing only:

No. The state does not require proof of financial responsibly (liability insurance).

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land (other then racing). NDCC 39-08-20; 39-16.1

Private passenger auto policy

Three companies of those responding indicated that they would provide liability and physical damage coverage using the private passenger auto policy. (The overall volume of responses was small resulting in a determination to reduce the availability from somewhat available to limited availability.)

Restrictions: The three companies indicated that they would provide coverage only for non racing usage.

Homeowners policy

The majority of companies responding indicated they would provide liability coverage using the homeowner policy. Only one of these companies indicated they would provide physical damage coverage in conjunction with liability using the homeowner policy.

Restrictions: Six of the companies indicated that liability coverage will be provided for the insured premises only. One company indicated it would endorse the policy to extend liability coverage to off premises. Two companies exclude coverage for racing. Two companies exclude coverage if the vehicle is required to be registered with the state.

Farmowners policy

Half of the companies responding indicated they would provide liability coverage a racing ATV using the farmowners policy. Only four of these indicated they would also provide physical damage coverage using the farmowners policy.

Restrictions: Four companies indicated liability coverage is provided only for insured premises. One company indicated it would endorse liability to extend to off premises. One company excludes liability for racing.

Special—Stand alone policy

Two companies of those responding indicated they would provide liability and physical damage coverage on a stand alone policy.

Six-wheeled ATV

State requirements—DOT response



Description: Gas-powered all-terrain vehicle, six wheels

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 3 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using a private passenger policy.

Restrictions: Two companies indicated if the vehicle is licensed for road use than it would be written with a commercial auto policy.

Homeowners policy

Almost all the companies responding indicated they would write the liability and physical damage coverage using the homeowners policy.

Restrictions: Seven companies indicated liability coverage would be provided only for premises use. Six companies indicated that physical damage coverage would be provided only for vehicles used to maintain the property. Two companies excluded vehicles that are required to be registered by the state. One company indicated it would endorse the policy to extend liability to off premises.

Farmowners policy

Almost all the companies responding indicated they would write the liability coverage for a six-wheeled ATV using the farmowners policy. Two of these companies indicated they would not provide physical damage in conjunction with the liability coverage using the farmowners policy.

Restrictions: Four companies indicated they would provide liability coverage for premises use only. Three companies excluded coverage if the vehicle is required to be registered by the state. Two companies indicated they would provide physical damage only for vehicles used to maintain the premises. One company indicated it would endorse the policy to extend liability to off premises.

Special—Stand alone policy

Five companies of those responding indicated they would provide liability and physical damage on a stand alone policy.

Amphibious ATV

State requirements—DOT response



Description: Gas-powered all-terrain vehicle, six or eight wheels, functions on land and in water

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 3 Off Highway vehicle it must be titled and registered and an operator's license is required, or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using a private passenger policy.

Restrictions: Two companies indicated if the vehicle is licensed for road use than it would be written with a commercial auto policy. Two companies indicated they would provide liability only for off road use. Two companies indicated they would provide coverage separately on a boat policy. One company would provide liability only if licensed for road use.

Homeowners policy

Almost all the companies responding indicated they would write the liability and physical damage coverage using the homeowners policy. One of these companies indicated it would not provide physical damage in conjunction with the liability coverage using the homeowners policy.

Restrictions: Five companies indicated liability coverage would be provided only for premises use. Five companies indicated that physical damage coverage would be provided only for vehicles used to maintain the property. Two companies excluded vehicles that are required to be registered by the state. One company indicated it would endorse the policy to extend liability to off premises.

Farmowners policy

Almost all the companies responding indicated they would write the liability coverage for an amphibious ATV using the farmowners policy. Two of these companies indicated they would not provide physical damage in conjunction with the liability using the farmowners policy.

Restrictions: Six companies indicated they would provide liability coverage for premises use only. Three companies excluded coverage if the vehicle is required to be registered by the state. Two companies indicated they would provide physical damage only for vehicles used to maintain the premises. One company indicated it would endorse the policy to extend liability to off premises. One company indicated liability is provided only if used as a farm implement.

Special—Stand alone policy

Two companies of those responding indicated they would provide liability and physical damage coverage on a stand alone policy.

Mini ATV

State requirements—DOT response



Description: Gas powered, smaller model all-terrain vehicle made for children. 50–110 cc

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

This vehicle, due to its size, does not meet the requirements necessary to qualify as a Class 1 Off Road Highway vehicle; therefore, it can not be operated on public roads or on off road public land.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using a private passenger policy.

Restrictions: Two companies indicated if the vehicle is licensed for road use than it would be written with a commercial auto policy. Two companies indicated they would provide liability only for non racing use.

Homeowners policy

Almost all the companies responding indicated they would write the liability coverage using the homeowners policy. Eight of these companies indicated they would not provide physical damage in conjunction with the liability coverage using the homeowners policy.

Restrictions: Seven of the companies indicated liability coverage would be provided only for premises use. Two companies excluded vehicles that are required to be registered by the state. One company indicated it would endorse the policy to extend liability to off premises. One company indicated it would write liability on vehicles up to 500cc.

Farmowners policy

Almost all the companies responding indicated they would write the liability coverage for a Mini ATV using the farmowners policy. Three of these companies indicated they would not provide physical damage in conjunction with the liability using the farmowners policy.

Restrictions: Six companies indicated they would provide liability coverage for premises use only. Two companies excluded coverage if the vehicle is required to be registered by the state. Two companies indicated they would not provide coverage for racing. One company indicated it would endorse the policy to extend liability to off premises.

Special—Stand alone policy

Five companies of those responding indicated they would provide liability and physical damage coverage on a stand alone policy.

Toy car

State requirements—DOT response



Description: Electric, four wheels, designed for children

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Toy car

Availability—Insurance industry response

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

All the companies responding indicated they would write the liability coverage using the homeowners policy. Of these companies only six indicated they would provide physical damage in conjunction with the liability coverage using the homeowners policy.

Restrictions: Five companies indicated liability coverage would be provided only for premises use. One company indicated it would consider the vehicle to be personal property for physical damage coverage. Two companies indicated they would not provide coverage for vehicles required to be registered by the state. One company provides liability only for vehicles with speeds of less than 15 MPH.

Farmowners policy

Almost all the companies responding indicated they would write the liability coverage for a toy car using the farmowners policy. One of these companies indicated they would not provide physical damage in conjunction with the liability using the farmowners policy.

Restrictions: One company indicated they would provide liability coverage for premises use only. Four companies indicated they would consider the vehicle to be personal property.

Special—Stand alone policy

All companies responding indicated they would not write coverage using a stand alone policy.

Go cart

State requirements—DOT response



Description: Gas powered, 3–11 HP, top speed of 30 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

Three of the companies responding indicated they would provide liability and physical damage using a private passenger auto policy. (The overall volume of responses was small resulting in a determination to reduce the availability from some what available to limited availability).

Restrictions: One company indicated it would not provide coverage for racing.

Homeowners policy

Almost all the companies responding indicated that they would provide liability coverage using a homeowner policy. Of these only four companies indicated they would provide physical damage coverage in conjunction with the liability using the homeowners policy.

Restrictions: Eight companies indicated that liability coverage would be limited to on premise use only. Two companies indicated that they would not provide coverage if the vehicle was required to be registered by the state. One company indicated it would endorse the policy to extend liability coverage to off premises.

Farmowners policy

Almost all the companies responding indicated they would provide liability coverage for a go cart using the farmowners policy. Six of these companies indicated that they would not provide physical damage in conjunction with the liability using the farmowners policy.

Restrictions: Seven companies indicated they would provide liability coverage only for on premises use. Two companies indicated they would not provide liability coverage for racing. One company indicated it would endorse the policy to extend liability coverage to off premises.

Special—Stand alone policy

One company of those responding indicated that it would provide liability and physical damage coverage on a stand alone policy.

Dune buggy

State requirements—DOT response



Description: Gas powered, large wheels and wide tires for driving on sand dunes and beaches

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 3 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of companies responding indicated they would provide liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated coverage was limited to off road use only. One company indicated no coverage for racing. Two companies indicated design and use of vehicle will determine eligibility.

Homeowners policy

A majority of companies responding indicated they would provide liability coverage using the homeowners policy. Only one company of these indicated it would also provide physical damage coverage in conjunction with the liability using the homeowners policy.

Restrictions: Eight companies indicated liability coverage is limited to premises only. Two companies indicated that they do not provide coverage if the vehicle is required to be registered by the state.

Farmowners policy

A majority of companies responding indicated they would provide liability coverage for a dune buggy using the farmowners policy. Six of these companies would also write physical damage coverage in conjunction with the liability on a farmowners policy.

Restrictions: Seven companies indicated they would provide liability cover only for premises use. Two companies indicated they would exclude coverage for racing.

Special—Stand alone policy

Three companies of those responding indicated they would write liability and physical damage coverage using a stand alone policy.

Dune buggy go cart style

State requirements—DOT response



Description: Gas powered

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Dune buggy go cart style

Availability—Insurance industry response

Private passenger auto policy

A majority of companies responding indicated they would provide liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated coverage was limited to off road use only. One company indicated no coverage for racing. Two companies indicated design and use of vehicle will determine eligibility.

Homeowners policy

Almost all the companies responding indicated they would provide liability coverage using the homeowners policy. Four of these companies indicated they would also provide physical damage coverage in conjunction with the liability using the homeowners policy.

Restrictions: Seven companies indicated liability coverage is limited to premises only. One company indicated that they do not provide coverage if the vehicle is required to be registered by the state. One company indicated it would endorse the policy to extend liability coverage to off premises.

Farmowners policy

A majority of companies responding indicated they would provide liability coverage for a dune buggy go cart style using the farmowners policy. Ten of these companies would also write physical damage coverage in conjunction with the liability on a farmowners policy.

Restrictions: Seven companies indicated they would provide liability cover only for premises use. One company indicated it would exclude coverage for racing. One company indicated it would endorse the policy to extend liability coverage to off premises.

Special—Stand alone policy

One company of those responding indicated they would write liability and physical damage coverage using a stand alone policy.

Dune buggy ATV style

State requirements—DOT response



Description: Gas powered, large wheels and wide tires for driving on sand dunes and beaches

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 3 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Private passenger auto policy

A majority of companies responding indicated they would provide liability and physical damage coverage using the private passenger auto policy.

Restrictions: One company indicated no coverage for racing. Two companies indicated they would treat as recreational vehicle.

Homeowners policy

Almost all the companies responding indicated they would provide liability coverage using the homeowners policy. Six of these companies indicated they would also provide physical damage coverage in conjunction with the liability using the homeowners policy.

Restrictions: Seven companies indicated liability coverage is limited to premises only. Two companies indicated that they do not provide coverage if the vehicle is required to be registered by the state. One company indicated it would endorse the policy to extend liability coverage to off premises. Three companies indicate that physical damage coverage applies only to vehicles used to service the premises.

Farmowners policy

A majority of companies responding indicated they would provide liability coverage for a dune buggy ATV style using the farmowners policy. Ten of these companies would also write physical damage coverage in conjunction with the liability on a farmowners policy.

Restrictions: Seven companies indicated they would provide liability cover only for premises use. Two companies indicated it would exclude coverage for racing. One company indicated it would endorse the policy to extend liability coverage to off premises. Three companies indicate that physical damage coverage applies only to vehicles used to service the premises.

Special—Stand alone policy

Three companies of those responding indicated they would write liability and physical damage coverage using a stand alone policy.

Dune buggy modified car style

State requirements—DOT response



Description: Gas powered, alteration of an existing vehicle

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 3 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Dune buggy modified car style

Availability—Insurance industry response

Private passenger auto policy

Five of the companies responding indicated they would provide liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated no coverage for racing.

Homeowners policy

A majority of the companies responding indicated they would provide liability coverage using the homeowners policy. None of the companies would provide physical damage coverage using the homeowners policy.

Restrictions: Six of the companies responding indicated liability coverage is limited to premises only. Two companies indicated that they do not provide coverage if the vehicle is required to be registered by the state.

Farmowners policy

Eight of the companies responding indicated they would provide liability coverage for a dune buggy-modified car style using the farmowners policy. Five of these companies would also write physical damage coverage in conjunction with the liability on a farmowners policy.

Restrictions: Four companies indicated they would provide liability cover only for premises use. Three companies indicated it would exclude coverage for racing.

Special—Stand alone policy

One company of those responding indicated it would provide liability and physical damage on a stand alone policy.

Golf cart

State requirements—DOT response



Description: Electric or gas powered, four wheels, top speed of 15 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

If the vehicle is used strictly on private property then:

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

HOWEVER: If the vehicle is to be operated on public roads or off road on public land, is modified with the appropriate equipment and meets the definition as a Class 3 Off Highway vehicle it must be titled and registered and an operator's license is required or for certain younger drivers a drivers certification is required in lieu of an operators license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

If the vehicle is used strictly on private property then:

No. The state does not require proof of financial responsibility (liability insurance) when used strictly on private property.

HOWEVER: Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20; 39-16.1

Local jurisdictions may have limitations, ordinances or restrictions on usage of this type of vehicle.

Private passenger auto policy

A majority of the companies responding indicated they would provide liability and physical damage coverage using the private passenger auto policy.

Restrictions: One company will only accept golf cart with speeds of less than 25 MPH. One company offers coverage only if the vehicle is required to be registered.

Homeowners policy

All companies responding indicated they would provide liability and physical damage coverage using the homeowners policy.

Restrictions: Nine of the companies responding indicated liability coverage is limited to the premises, to and from the golf course and while on the golf course. Two companies indicated that physical damage coverage is limited to when the vehicle is used to service the premises. One company limits coverage to vehicles with speeds of less than 25 MPH. One company has a limit of \$3,000.

Farmowners policy

Almost all of the companies responding indicated they would provide liability coverage for a golf cart using the farmowners policy. Two of these companies indicated they would not write physical damage coverage in conjunction with the liability on a farmowners policy.

Restrictions: Five companies indicated they would provide liability cover off premises only when used for golfing. Two companies indicated they would provide physical damage coverage only when the vehicle is used on premises to service the property.

Special—Stand alone policy

Five companies of those responding provide liability and physical damage coverage on a stand alone policy. One company provides only physical damage coverage on a stand alone policy.

GEM/low-speed car

State requirements—DOT response



Description: Electric, three or four wheels, top speed of 25 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be titled and registered. Note: Registration is not required if the vehicle is used exclusively for work on private agricultural land or on an industrial job site on private land. NDCC 39-29.1

Yes. The state does require the operator to have an operator's license. NDCC 39-29.1

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibly (liability insurance) when used on public roads or off road on public land. NDCC 39-08-20: 39-16.1

The law restricts this vehicle to use on roads with a speed limit of 35 miles per hour or less. Also note that local jurisdictions, cities, counties or gated communities may have additional limits or restrictions on usage within their boundaries. It is important to check with the local authorities before operating this vehicle.

Private passenger auto policy

A majority of the companies responding indicated they would provide liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicated it must have 4 wheels. Two companies indicated that if the vehicle was licensed for road use then it would be written on a commercial auto policy. One company indicated it would provide coverage if licensed for road use.

Homeowners policy

Four of the companies responding indicated they would provide liability coverage using the homeowners policy. One of these companies would provide physical damage coverage using the homeowners policy.

Restrictions: Three of the companies responding indicated liability coverage is limited to premises only. Two companies indicated that they do not provide coverage if the vehicle is required to be registered by the state. (The overall volume of responses was small resulting in a determination to reduce the availability assessment from some what available to limited availability).

Farmowners policy

Four of the companies responding indicated they would provide liability and physical damage coverage for a GEM/low speed car style using the farmowners policy.

Restrictions: Three companies indicated they would provide cover only if the vehicle was not licensed for road use. Two companies indicated liability would be limited to the premises. Two companies would treat as a recreational vehicle.

Special—Stand alone policy

Three companies of those responding would write liability and physical damage coverage on a stand alone policy.

Snowmobile touring style

State requirements—DOT response



Description: 35–110 HP (350–750 cc), built for two riders

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be titled. NDCC 39-05; 39-24

Yes. The state does require this vehicle to be registered. Snowmobiles operated solely on lands owned or leased by the snowmobile owner need not be registered. NDCC 39-24

Yes. The state does require the operator ages 12 or older to have an operator's license or have a snowmobile safety certificate. NDCC 39-24; 28-32

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibility (liability insurance) when used on public roadways and off road on public land. NDCC 39-08-20; 39-16.1; 39-24

The law restricts the usage of snowmobiles to the right of way and prohibits use on interstate right of ways except for emergency use. Snowmobiles used in state parks and on state trails are required to maintain liability insurance and may be subject to special requirements. Local jurisdictions may have restrictions and requirements for operation within their boundaries as well.

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicate that they will only write if it is non racing. One company set a value limit at \$1,000. One company will provide coverage only if registered.

Homeowners policy

All companies responding indicate they will provide liability coverage under the homeowners policy. Five of these companies indicated they would also write the physical damage in conjunction with the liability using the homeowners policy.

Restrictions: Five companies indicate liability coverage will be limited to premises only. Three companies indicate the can endorse the policy to extend liability to off premises. Two companies indicate that coverage is excluded if the vehicle is required to be registered by the state. One company indicates no coverage for business use or racing. One company will provide coverage only if the vehicle is registered. One company indicates it will write vehicles up to 500 cc in size.

Farmowners policy

Almost all companies responding indicate they will provide liability coverage for snowmobile touring style using the farmowners policy. Six of these companies would not write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Five companies indicate liability coverage would be limited to premises only. Two companies indicate they would not cover racing. One company limits liability to use as a service vehicle or farm recreational implement. One company indicates it will write vehicles up to 500 cc in size.

Special—Stand alone policy

Five companies of those responding indicate they would provide liability and physical damage coverage on a stand alone basis.

Snowmobile mountain style

State requirements—DOT response



Description: 80–140 HP (500–900 cc), built for high altitude and steep terrain

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes .The state does require this vehicle to be titled. NDCC 39-05; 39-24

Yes. The state does require this vehicle to be registered. Snowmobiles operated solely on lands owned or leased by the snowmobile owner need not be registered. NDCC 39-24

Yes. The state does require the operator ages 12 or older to have an operator's license or have a snowmobile safety certificate. NDCC 39-24; 28-32

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibly (liability insurance) when used on public roadways and off road on public land. NDCC 39-08-20; 39-16.1;39-24

The law restricts the usage of snowmobiles to the right of way and prohibits use on interstate right of ways except for emergency use. Snowmobiles used in state parks and on state trails are required to maintain liability insurance and may be subject to special requirements. Local jurisdictions may have restrictions and requirements for operation within their boundaries as well.

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicate that they will only write if it is non racing. One company set a value limit at \$1,000. One company will provide coverage only if registered.

Homeowners policy

All companies responding indicate they will provide liability coverage under the homeowners policy. Five of these companies indicated they would also write the physical damage in conjunction with the liability using the homeowners policy.

Restrictions: Five companies indicate liability coverage will be limited to premises only. Three companies indicate they can endorse the policy to extend liability to off premises. Two companies indicate that coverage is excluded if the vehicle is required to be registered by the state. One company indicates no coverage for business use or racing. One company will provide coverage only if the vehicle is registered. One company indicates it will write vehicles up to 500 cc in size.

Farmowners policy

Almost all companies responding indicate they will provide liability coverage for snowmobile mountain style using the farmowners policy. Six of these companies would not write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Five companies indicate liability coverage would be limited to premises only. Two companies indicate they would not cover racing. One company limits liability to use as a service vehicle or farm recreational implement. One company indicates it will write vehicles up to 500 cc in size.

Special—Stand alone policy

Five companies of those responding indicate they would provide liability and physical damage coverage on a stand alone basis.



Description: 90–150 HP (500–900 cc), built for speed and power

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be titled. NDCC 39-05; 39-24

Yes. The state does require this vehicle to be registered. Snowmobiles operated solely on lands owned or leased by the snowmobile owner need not be registered. NDCC 39-24

Yes. The state does require the operator ages 12 or older to have an operator's license or have a snowmobile safety certificate. NDCC 39-24; 28-32

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibility (liability insurance) when used on public roadways and off road on public land. NDCC 39-08-20; 39-16.1; 39-24

The law restricts the usage of snowmobiles to the right of way and prohibits use on interstate right of ways except for emergency use. Snowmobiles used in state parks and on state trails are required to maintain liability insurance and may be subject to special requirements. Local jurisdictions may have restrictions and requirements for operation within their boundaries as well.

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicate that they will only write if it is non racing. One company set a value limit at \$1,000. One company will provide coverage only if registered.

Homeowners policy

All companies responding indicate they will provide liability coverage under the homeowners policy. Five of these companies indicated they would also write the physical damage in conjunction with the liability using the homeowners policy.

Restrictions: Five companies indicate liability coverage will be limited to premises only. Three companies indicate the can endorse the policy to extend liability to off premises. Two companies indicate that coverage is excluded if the vehicle is required to be registered by the state. One company indicates no coverage for business use or racing. One company will provide coverage only if the vehicle is registered. One company indicates it will write vehicles up to 500 cc in size.

Farmowners policy

Almost all companies responding indicate they will provide liability coverage for snowmobile performance style using the farmowners policy. Four of these companies would not write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Five companies indicate liability coverage would be limited to premises only. Two companies indicate they would not cover racing. One company limits liability to use as a service vehicle or farm recreational implement. One company indicates it will write vehicles up to 500 cc in size.

Special—Stand alone policy

Five companies of those responding indicate they would provide liability and physical damage coverage on a stand alone basis.

Snowmobile youth style

State requirements—DOT response



Description: 100 cc and up, smaller model for children

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be titled. NDCC 39-05; 39-24

Yes. The state does require this vehicle to be registered. Snowmobiles operated solely on lands owned or leased by the snowmobile owner need not be registered. NDCC 39-24

Yes. The state does require the operator ages 12 or older to have an operator's license or have a snowmobile safety certificate. NDCC 39-24; 28-32

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibility (liability insurance) when used on public roadways and off road on public land. NDCC 39-08-20; 39-16.1; 39-24

The law restricts the usage of snowmobiles to the right of way and prohibits use on interstate right of ways except for emergency use. Snowmobiles used in state parks and on state trails are required to maintain liability insurance and may be subject to special requirements. Local jurisdictions may have restrictions and requirements for operation within their boundaries as well.

Private passenger auto policy

A majority of companies responding indicated they would write liability and physical damage coverage using the private passenger auto policy.

Restrictions: Two companies indicate that they will only write if it is non racing. One company set a value limit at \$1,000. One company will provide coverage only if registered.

Homeowners policy

All companies responding indicate they will provide liability coverage under the homeowners policy. Six of these companies indicated they would also write the physical damage in conjunction with the liability using the homeowners policy.

Restrictions: Six companies indicate liability coverage will be limited to premises only. Three companies indicate they can endorse the policy to extend liability to off premises. Two companies indicate that coverage is excluded if the vehicle is required to be registered by the state. One company indicates no coverage for business use or racing. One company will provide coverage only if the vehicle is registered. One company indicates it will write vehicles up to 500 cc in size.

Farmowners policy

Almost all companies responding indicate they will provide liability coverage for snowmobile youth style using the farmowners policy. Four of these companies would not write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Five companies indicate liability coverage would be limited to premises only. Two companies indicate they would not cover racing. One company limits liability to use as a service vehicle or farm recreational implement. One company indicates it will write vehicles up to 500 cc in size.

Special—Stand alone policy

Five companies of those responding indicate they would provide liability and physical damage coverage on a stand alone basis.

Snocat

State requirements—DOT response



Description: Tracked vehicle for use in snow, two or four sets of tracks

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

Two companies of those responding indicated they would provide liability and physical damage coverage using a private passenger auto policy.

Homeowners policy

A majority of companies responding indicate they will provide liability coverage under the homeowners policy. Five of these companies indicated they would also write the physical damage in conjunction with the liability using the homeowners policy.

Restrictions: Six companies indicate liability coverage will be limited to premises only. Two companies indicate that coverage is excluded if the vehicle is required to be registered by the state. Three companies indicate that physical damage coverage is limited to when the vehicle is used to service the premises only.

Farmowners policy

A majority of the companies responding indicate they will provide liability coverage for snocat using the farmowners policy. Eight of these companies would also write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Three companies indicate liability coverage would be limited to premises only. One company limits liability to use as a farm implement.

Special—Stand alone policy

All companies responding indicated they would not write coverage using a stand alone policy.

Jet ski/personal watercraft

State requirements—DOT response



Description: Personal watercraft vehicle, stand up and sit down models

Does the state require this vehicle to be licensed, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be licensed and registered. NDCC 20.1-13

No. The state does not require the operator to have an operator's license. However, operators age 12 to 15 must either have someone 18 years old or older accompanying them or have passed a boating course approved by the Game and Fish Department. Persons under the age of 12 may operate but only if someone 18 years of age or over accompanies them. NDCC 20.1-13

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public waters?

No. The state does not require proof of financial responsibility (liability insurance) when used on public waters.

Contact the Game and Fish Department if you any questions regarding licensing, registering, or operation of this vehicle. Note: vessels that are non-powered do not need to be registered (canoes, kayaks, row boats).

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

A majority of companies responding indicate they will provide liability coverage under the homeowners policy. Six of these companies indicated they would also write the physical damage in conjunction with the liability using the homeowners policy. One company would write only physical damage and no liability. (The overall volume of responses was small resulting in a determination to reduce the availability assessment from generally available to somewhat available).

Restrictions: One company indicates liability coverage will be limited to premises only. One company indicates coverage is excluded if the vehicle is required to be registered by the state. One company limits physical damage coverage while in storage to \$1,500. One company writes coverage on vehicles up to 140 HP.

Farmowners policy

A majority of the companies responding indicate they will provide liability coverage for a jet ski using the farmowners policy. Nine of these companies would also write physical damage in conjunction with the liability using a farmowners policy. Two additional companies indicated they would provide physical damage by endorsement but not liability.

Restrictions: Two companies indicate no coverage for racing. One company sets a limit on the HP it will write.

Special—Stand alone policy

One company of those responding indicated it would write liability and physical damage coverage on a stand alone policy.

Boatowners policy

A majority of companies responding indicated they would provide liability and physical damage using a boatowners policy.

Hovercraft

State requirements—DOT response



Description: Amphibious vehicle designed to travel over smooth surfaces supported by a cushion of slowly moving, high-pressure air

Does the state require this vehicle to be licensed, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be licensed and registered. NDCC 20.1-13

No. The state does not require the operator to have an operator's license. However, operators age 12 to 15 must either have someone 18 years old or older accompanying them or have passed a boating course approved by the Game and Fish Department. Persons under the age of 12 may operate but only if someone 18 years of age or over accompanies them. NDCC 20.1-13

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public waters?

No. The state does not require proof of financial responsibility (liability insurance) when used on public waters or public lands.

Contact the Game and Fish Department if you any questions regarding licensing, registering or operation of this vehicle.

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

Three of the companies responding indicated they will provide liability and physical damage using a homeowners policy. One company it would write physical damage coverage only using the homeowners. (The overall volume of responses was small resulting in a determination to reduce the availability from some what available to limited availability).

Farmowners policy

A majority of the companies responding indicated they will provide liability coverage for a hovercraft using the farmowners policy. Six of these companies would write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Four companies indicate no coverage for racing.

Special—Stand alone policy

One company of those responding indicated it would write liability and physical damage coverage on a stand alone policy.

Boatowners policy

All companies responding indicated they would not write coverage using the boatowners policy.

Riding lawn mower

State requirements—DOT response



Description: Gas powered, four wheels, 6–10 HP, 4–10 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

All of the companies responding indicated they will provide liability and physical damage coverage using a homeowners policy.

Restrictions: Seven of the companies indicated that liability coverage applies only when used on premises. Three companies indicated that liability coverage applies if the vehicle is used solely to service the premises. Two of these companies indicated that the physical damage coverage would apply only to vehicles when used to maintain the property. One company indicated that physical damage coverage is named peril only.

Farmowners policy

Almost all of the companies responding indicated they will provide liability coverage for a riding lawn mower using the farmowners policy. All but one of these companies would also write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Two companies indicated that liability coverage is limited to premises only. One company indicated it would not provide coverage if the vehicle is required to be registered or is subject to financial responsibility law. One company indicated coverage is for off road use only.

Special—Stand alone policy

Two companies of those responding indicated they would provide liability and physical damage coverage on a stand alone policy. Two companies indicated they would write only physical damage coverage on a stand alone policy.

Lawn and garden tractor

State requirements—DOT response



Description: Gas powered, four wheels, 10–30 HP, top speeds of 10–18 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

No. The state does not require this vehicle to be titled or registered.

No. The state does not require the operator to have an operator's license.

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

No. The state does not require proof of financial responsibility (liability insurance) when used on public roads or off road on public land.

Private passenger auto policy

All companies responding indicated they would not write coverage using the private passenger auto policy.

Homeowners policy

All of the companies responding indicated they will provide liability and physical damage coverage using a homeowners policy.

Restrictions: Eight of the companies indicated that liability coverage applies only when used on premises. Two companies indicated that liability coverage applies if the vehicle is used solely to service the premises. Two of these companies indicated that the physical damage coverage would apply only to vehicles when used to maintain the property. One company indicated that physical damage coverage is named peril only.

Farmowners policy

Almost all of the companies responding indicated they will provide liability coverage for a lawn/garden tractor using the farmowners policy. All but one of these companies would also write physical damage in conjunction with the liability using a farmowners policy.

Restrictions: Two companies indicated that liability coverage is limited to premises only. One company indicated it would not provide coverage if the vehicle is required to be registered or is subject to financial responsibility law. One company indicated coverage is for off road use only. Two companies indicated the vehicle could be insured as a farm implement.

Special—Stand alone policy

Two companies of those responding indicated they will provide liability and physical damage coverage on a stand alone basis. Two companies indicated they would write only physical damage on a stand alone policy.

Mini truck

State requirements—DOT response



Description: Gas powered, four wheels, top speed of 50 MPH

Does the state require this vehicle to be titled, registered or operated by a licensed operator?

Yes. The state does require this vehicle to be titled or registered. NDCC 39-29

Yes. The state does require the operator to have an operator's license. NDCC 39-29

Does the state require this vehicle to carry proof of financial responsibility (liability insurance) when used on public roads or off road on public land?

Yes. The state does require proof of financial responsibility (liability insurance) when used on public roads or off road on public land. This vehicle when properly equipped may meet the definition of a Class 3 Off Highway vehicle. ND CC 39-29:39-08-20: 39-16.1

Private passenger auto policy

Almost all the companies responding indicated that they would provide liability or physical damage coverage using a private passenger policy.

Restrictions: Two companies indicated that if the vehicle is licensed for road use they would write using a commercial auto policy. One company indicated it would write coverage if the vehicle was licensed for road use. Two companies indicated eligibility and coverage would depend on use.

Homeowners policy

Two of the companies responding indicated they will provide liability and physical damage coverage using a homeowners policy. One company indicated that it would write only liability coverage. (The overall volume of responses was small resulting in a determination to reduce the availability assessment from some what available to limited availability).

Restrictions: Three of the companies indicated that liability coverage applies only when used on premises.

Farmowners policy

Three of the companies responding indicated they will provide liability and physical damage coverage for a mini truck using the farmowners policy. One company would write only physical damage coverage. One company would write only liability coverage. (The overall volume of responses was small resulting in a determination to reduce the availability assessment from some what available to limited availability).

Restrictions: One company indicated that liability coverage is limited to premises only. Two companies would write if the vehicle was not licensed for road use. One company would only if used as a farm implement.

Special—Stand alone policy

One company of those responding indicated they will provide liability and physical damage coverage on a stand alone basis.